

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Bernadette C. Parrish

a/k/a Bernadette Cofield

S.S. No.: xxx-xx-7772

Mailing Address: 5505 Danube Lane, Durham, NC 27704-

Case No. 09-81664

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 24, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 21, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/5/09
Lastname-SS#: Parris-7772

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
HOA Dues	4	Residence

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See f)
			**
			**
			**
			**
			**
1st DOT Bank of America	1	\$11,039	**
			**
			**
			**

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
1st DOT Bank of America	1	\$1,210	N/A	n/a	\$1,210.00	Residence
			N/A	n/a	\$25.00	Residence
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Non-910 Santander	3	\$9,045	6.00	\$90	\$178.17	2004 Chevy Trailblazer
			6.00			
			6.00			
			6.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			6.00			
			6.00			
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes \$2,226

State Taxes

Personal Property Taxes

Alimony or Child Support (Arrearage)

CO-SIGN PROTECT (Pay 100%)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= None(\$0)

None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$1,774	per month for	60	months, then
N/A	per month for	N/A	months.

Adequate Protection Payment Period: 4.04 months.

Adequate Protection Payment	Monthly Adequate Protection Payment
May include up to 2 per-emption payments.	
* Co-sign protect on all debts so designated on the filed schedules.	
** = Greater of DMI + ACR or EAB	(Page 4 of 4)
Ch13Plan_MD (New Desardi) (6/24/09) © John T. Orcutt	

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Management
4200 International Parkway
Carrollton, TX 75007

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Aaron's Sales and Lease Ownership
Store # CO445
5100 N. Roxboro Road
Durham, NC 27704

DirecTV **
P.O. Box 9001069
Louisville, KY 40290-1069

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bainbridge In the Parks
2905 Bainbridge Drive
Durham, NC 27713

Drive Financial**
PO Box 560284
Dallas, TX 75356-0284

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410

Duke Energy
P.O. Box 1046
Charlotte, NC 28201-1046

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Box-2b-Fit
8804 Gulf Drive
Bldg C
Raleigh, NC 27617

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Calvary Portfolio Services, LLC
Post Office Box 1017
Hawthorne, NY 10532

Durham Emergency Physicians, PA
Post Office Box 15386
Durham, NC 27704-5386

Experian
P.O. Box 2002
Allen, TX 75013-2002

Carlyle Dillard
114-47 149th St
Queens, NY 11436

Durham Regional Hospital
3643 North Roxboro Road
Durham, NC 27704

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Efit Financial
PO Box 27272
Denver, CO 80227

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Financial
C/o Appliance Warehouse
100 W. Morgan St
Durham, NC 27702

Fair Collections & Outsourcing
12304 Baltimore Avenue, # E
Beltsville, MD 20705

First Union National Bank**
Central Recovery Department
Post Office Box 13765
Roanoke, VA 24037-3765

Santander Consumer USA**
Attention: Bankruptcy Dept.
Post Office Box 560284
Dallas, TX 75356-0284

Hunter Warfield
RE: Southpoint Crossing Apts
3111 West Dr. Martin Luther King
Blvd, 2nd Floor
Tampa, FL 33607

Southpoint Crossing Apartments
1800 Southpoint Crossing Drive
Durham, NC 27713

JL Walston & Associates
1530 North Gregson Street
Durham, NC 27701-1164

Sprint**
Post Office Box 7086
London, KY 40742-7086

Luther Appliance & Furniture Sales
60 Plant Ave
Ste #2
Hauppauge, NY 11788

Summer Meadows HOA
C/o CAS, Inc
PO Box 19326
Charlotte, NC 28219

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Thane International
78-140 Calle Tampico
La Quinta, CA 92253

NCO Financial
2675 Beckenridge Boulevard
Duluth, GA 30096

The Law Offices of John T. Orcutt, P.C.
6616-203 Six Forks Road
Raleigh, NC 27615

Portfolio Recovery Associates **
Post Office Box 12914
Norfolk, VA 23541-2914

Time Warner Cable
Post Office Box 70874
Charlotte, NC 28272-0874

RJM Acquisitions, LLC
575 Underhill Blvd.
Suite 224
Syosset, NY 11791-3416

Tony Fozard
2514 S. Roxboro Rd
Durham, NC 27707

RMCB
Post Office Box 1234
Elmsford, NY 10523-0934

TRS Home Furnishings
9977 N. 90th Street
Suite 150
Scottsdale, AZ 85258